

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO			<b>Complete if Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			Application Number	10/798,551-Conf. #6462	
			Filing Date	March 12, 2004	
			First Named Inventor	James J. Darr	
			Art Unit	3696	
			Examiner Name	Ojo O. Oyeibisi	
Sheet	1	of	2	Attorney Docket Number	020874.0101C1US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/O.O./		5,752,236	5/12/1998	Sexton et al.	
		5,956,691	9/21/1999	Powers	
		6,330,541	12/11/2001	Meyer et al.	
		6,456,979	9/24/2002	Flagg	
		6,584,446	6/24/2003	Buchanan et al.	
		6,950,805	7/4/2002	Kavanaugh	
		2004/0176989	9/9/2004	Darr	
		2004/0177021	9/9/2004	Carlson et al.	
		2004/0181436	9/16/2004	Lange	
		2004/0199446	10/7/2004	Lange	
		2004/0225537	11/11/2004	Darr	
		2004/0236612	11/25/2004	Heusinkveld et al.	
		2005/0060209	3/17/2005	Hill et al.	
		2005/0071204	3/31/2005	Parankinathan	
		2007/0038481	2/15/2007	Darr	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
/O.O./		EP 1222596	12/3/2003	Crane et al.	
/O.O./		EP 0955595	11/10/1999	Sexton et al.	
/O.O./		WO 2005/089205	9/29/2005	Darr	
/O.O./		WO 2007/016503	2/8/2007	Darr	

Examiner Signature	/Ojo Oyeibisi/	Date Considered	06/07/2009
--------------------	----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Application Number</b>	<b>10/798,551-Conf. #6462</b>
				<b>Filing Date</b>	<b>March 12, 2004</b>
				<b>First Named Inventor</b>	<b>James J. Darr</b>
				<b>Art Unit</b>	<b>3696</b>
				<b>Examiner Name</b>	<b>Ojo O. Oyebisi</b>
<b>Sheet</b>	<b>2</b>	<b>of</b>	<b>2</b>	<b>Attorney Docket Number</b>	<b>020874.0101C1US</b>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
/O.O./		Search Report for EP 05725328, dated 2/28/2008.	
/O.O./		Search Report for PCT/US05/08102 (WO 2005/089205), mailed 01/20/2006.	
/O.O./		XP002456252 - JOURNAL OFFICIEL DE L'OFFICE EUROPEEN DES BREVETS.OFFICIAL JOURNAL OF THE EUROPEAN PATENT OFFICE.AMTSBLATTT DES EUROPAEISCHEN PATENTAMTS, - ISSN 0170-9291, pages 592-593, published 11/01/2007.	
/O.O./		Hunt, F.S.A. "Variable Universal Life Insurance: Is it Worth it?", February 2003.	
<b>Examiner Signature</b>	/Ojo Oyebisi/		<b>Date Considered</b> <b>06/07/2009</b>

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.